

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RONALD W HALLAS, JR.
KRISTEN M. HALLAS
Debtor(s)

Case No. 16-22388GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2016.
- 2) The plan was confirmed on 08/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/28/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/19/2021.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,405.00.
- 10) Amount of unsecured claims discharged without payment: \$78,714.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$95,999.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$95,999.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,434.27
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,934.27

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK**	Unsecured	NA	530.38	530.38	0.00	0.00
ALLY FINANCIAL**	Unsecured	NA	11,532.65	11,532.65	0.00	0.00
BRANCH BANKING&TRUST CO/BB&	Unsecured	78.00	NA	NA	0.00	0.00
BRENDAN KEITH PETRICK ESQ	Unsecured	1,500.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Secured	14,000.00	14,795.16	14,795.16	14,795.16	1,586.05
CAPITAL ONE NA**	Unsecured	273.00	424.69	424.69	0.00	0.00
CBE GROUP	Unsecured	281.00	NA	NA	0.00	0.00
CLIMATECH INC	Unsecured	12,148.50	NA	NA	0.00	0.00
COMMUNITY BANK(*)	Unsecured	231.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	1,024.53	1,024.53	1,024.53	323.52
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	282.43	282.43	282.43	0.00
ECAST SETTLEMENT CORP	Unsecured	2,365.00	2,546.81	2,546.81	0.00	0.00
ELIZABETH FORWARD SD (ELIZABE	Secured	NA	4,489.31	4,489.31	4,489.31	1,618.93
ELIZABETH FORWARD SD (ELIZABE	Secured	NA	1,011.50	1,011.50	1,011.50	0.00
ELIZABETH FORWARD SD (ELIZABE	Priority	NA	112.93	0.00	0.00	0.00
ELIZABETH TOWNSHIP (EIT)	Priority	NA	112.92	0.00	0.00	0.00
ELIZABETH TOWNSHIP (RE)	Priority	NA	1,062.39	0.00	0.00	0.00
ELIZABETH TOWNSHIP (RE)	Priority	NA	164.70	0.00	0.00	0.00
ELIZABETH TOWNSHIP (RE)	Secured	NA	1,416.52	1,416.52	1,416.52	153.40
ELIZABETH TOWNSHIP (RE)	Secured	NA	340.56	340.56	340.56	0.00
ELIZABETH TOWNSHIP (RE)	Secured	NA	567.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,111.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	9,290.00	NA	NA	0.00	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Unsecured	9,133.00	9,133.67	9,133.67	0.00	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Unsecured	4,230.00	4,230.46	4,230.46	0.00	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Unsecured	0.00	192.56	192.56	0.00	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Unsecured	0.00	8,693.72	8,693.72	0.00	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Unsecured	0.00	5,698.48	5,698.48	0.00	0.00
KEYBANK NA**	Secured	107,000.00	109,829.13	0.00	47,682.95	0.00
KEYBANK NA**	Secured	0.00	12,661.11	12,661.11	12,661.11	0.00
PNC BANK NA	Unsecured	6,201.00	7,176.63	7,176.63	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	258.46	258.46	0.00	0.00
REC MANAGEMENT SERVICE	Unsecured	656.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	0.00	678.76	678.76	0.00
US DEPARTMENT OF EDUCATION	Unsecured	23,008.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	2,845.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$47,682.95	\$0.00
Mortgage Arrearage	\$12,661.11	\$12,661.11	\$0.00
Debt Secured by Vehicle	\$14,795.16	\$14,795.16	\$1,586.05
All Other Secured	\$8,564.85	\$8,564.85	\$2,095.85
TOTAL SECURED:	\$36,021.12	\$83,704.07	\$3,681.90
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$678.76	\$678.76	\$0.00
TOTAL PRIORITY:	\$678.76	\$678.76	\$0.00
GENERAL UNSECURED PAYMENTS:	\$50,418.51	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,934.27</u>	
Disbursements to Creditors	<u>\$88,064.73</u>	
TOTAL DISBURSEMENTS :		<u>\$95,999.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.